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Caption in Compliance with D. N.J. LBR 9004-1 Order Filed on October 20, 2020

Nicholas Fitzgerald Esq. -- NF/6129  
Fitzgerald & Associates, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306-2303  
(201) 533-1100  
Attorney for Debtor

by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

\_\_\_\_\_  
In Re:

Noor Siddiqi

X United States Bankruptcy Court  
District of New Jersey-Newark

Chapter 13

Case #: 14-10728-VFP

\_\_\_\_\_  
X  
ORDER REOPENING CHAPTER 13 BANKRUPTCY CASE FOR THE LIMITED PURPOSE  
OF VOIDING AND DISCHARGING JUDGMENT LIEN HELD BY DISCOVER BANK  
AGAINST THE DEBTOR'S REAL PROPERTY LOCATED AT 75 GARRISON AVENUE,  
JERSEY CITY, NJ 07306

The relief set forth on the following pages, numbered two (2)  
through three (3) is hereby ORDERED.

DATED: October 20, 2020

\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: Noor Siddiqi

Case No. Case #: 14-10728-VFP

Caption: ORDER REOPENING CHAPTER 13 BANKRUPTCY CASE FOR THE LIMITED PURPOSE OF VOIDING AND DISCHARGING JUDGMENT LIEN HELD BY DISCOVER BANK AGAINST THE DEBTOR'S REAL PROPERTY LOCATED AT 75 GARRISON AVENUE, JERSEY CITY, NJ 07306

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THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for an Order reopening the debtor's Chapter 13 bankruptcy case for the limited purpose of rendering the judgment lien held by Discover Bank on the grounds that there was no equity in the debtor's real property above prior existing liens and the debtor's exemptions; and good and sufficient cause appearing therefrom for the entry of this Order:

It is

**ORDERED**, that the within case is hereby reopened for the limited purpose of voiding and discharging the judgment lien held by Discover Bank on the debtor's real property located at 75 Garrison Avenue, Jersey City, NJ 07306; and it is further

**ORDERED**, that the judgment lien held by Discover Bank in the case entitled Discover Bank v. Noor A. Siddiqi, Case Number DC-009936 13; Judgment Number DJ-005819-2014; which was docketed in the Superior Court of the State of New Jersey on January 13, 2014; and which judgment is dated December 13, 2013 in the original

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Debtor: Noor Siddiqi

Case No. Case #: 14-10728-VFP

Caption: ORDER REOPENING CHAPTER 13 BANKRUPTCY CASE FOR THE LIMITED  
PURPOSE OF VOIDING AND DISCHARGING JUDGMENT LIEN HELD BY DISCOVER  
BANK AGAINST THE DEBTOR'S REAL PROPERTY LOCATED AT 75 GARRISON  
AVENUE, JERSEY CITY, NJ 07306

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amount of \$5,279.89 plus costs in the amount of \$177.60 and  
docketing charges in the amount of \$10.00; be and hereby is  
canceled and discharged of record; and it is further

**ORDERED** that the Clerk of Court of the appropriate Court in  
the State of New Jersey shall be authorized to enter on the record  
or in the margin of the record of said judgement, that same is or  
are canceled and discharged by order of the court, providing  
thereon the date of entry of the instant order; and it is further

**ORDERED** that a Chapter 13 trustee shall not be reassigned to  
this case and that upon entry of the within Order, the debtor's  
Chapter 13 case shall be immediately re-closed.

In re:  
Noor Siddiqi  
Debtor(s)

Case No. 14-10728-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 20, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db	+ Noor Siddiqi, 75 Garrison Avenue, Jersey City, NJ 07306-5617

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Yassine	on behalf of Debtor Noor Siddiqi laurenassine.esq@gmail.com nickfitz.law@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: Oct 20, 2020

Form ID: pdf903

Total Noticed: 1

Nicholas Fitzgerald

on behalf of Debtor Noor Siddiqi nickfitz.law@gmail.com

TOTAL: 6